

FIG. 1

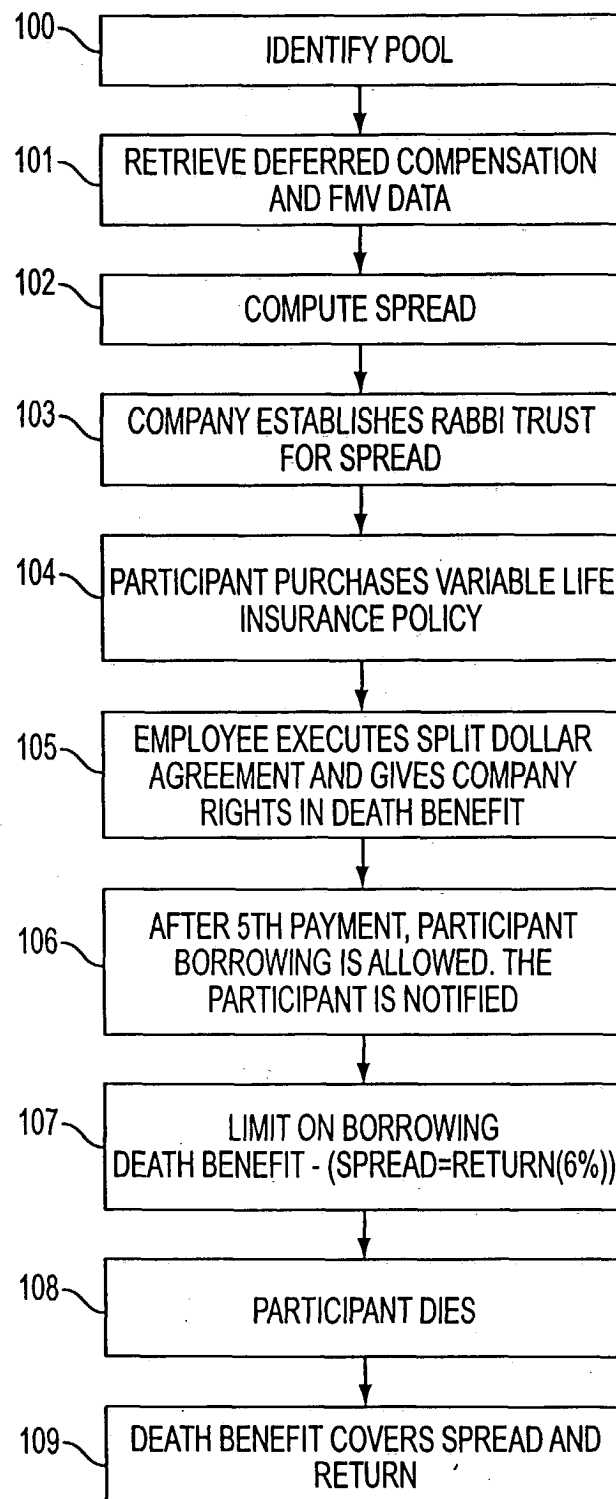


FIG. 2

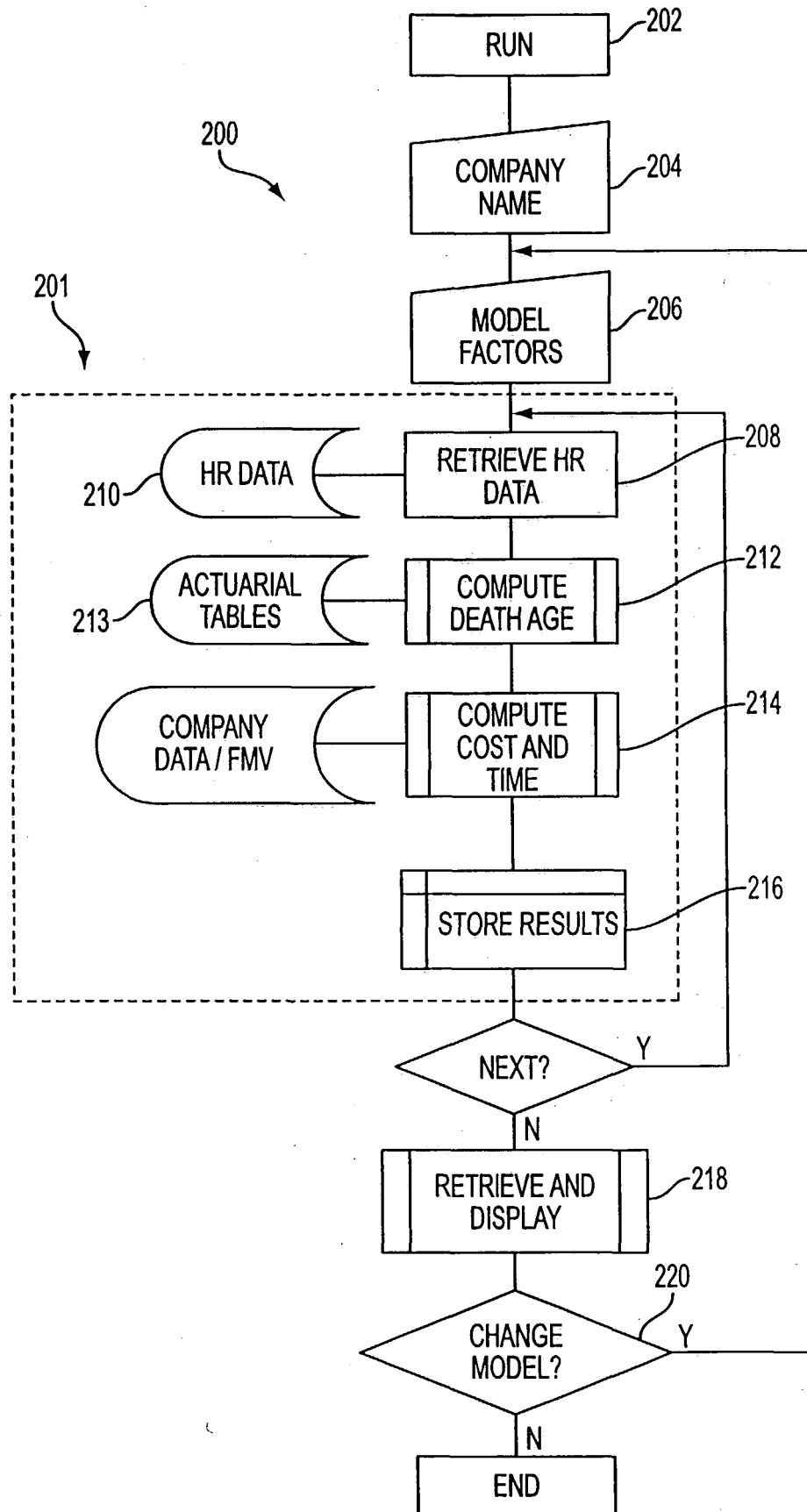


FIG. 3

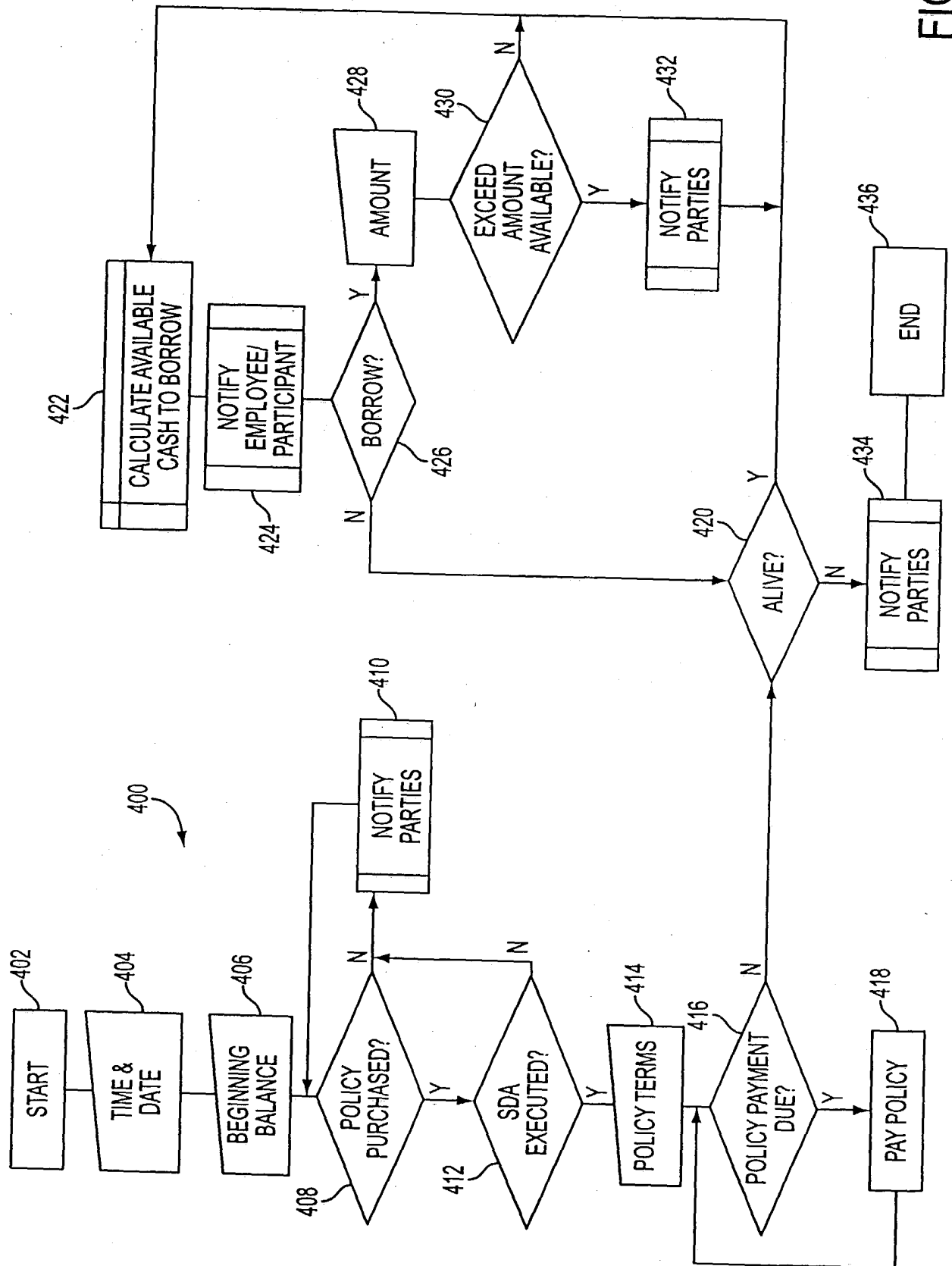


FIG. 4

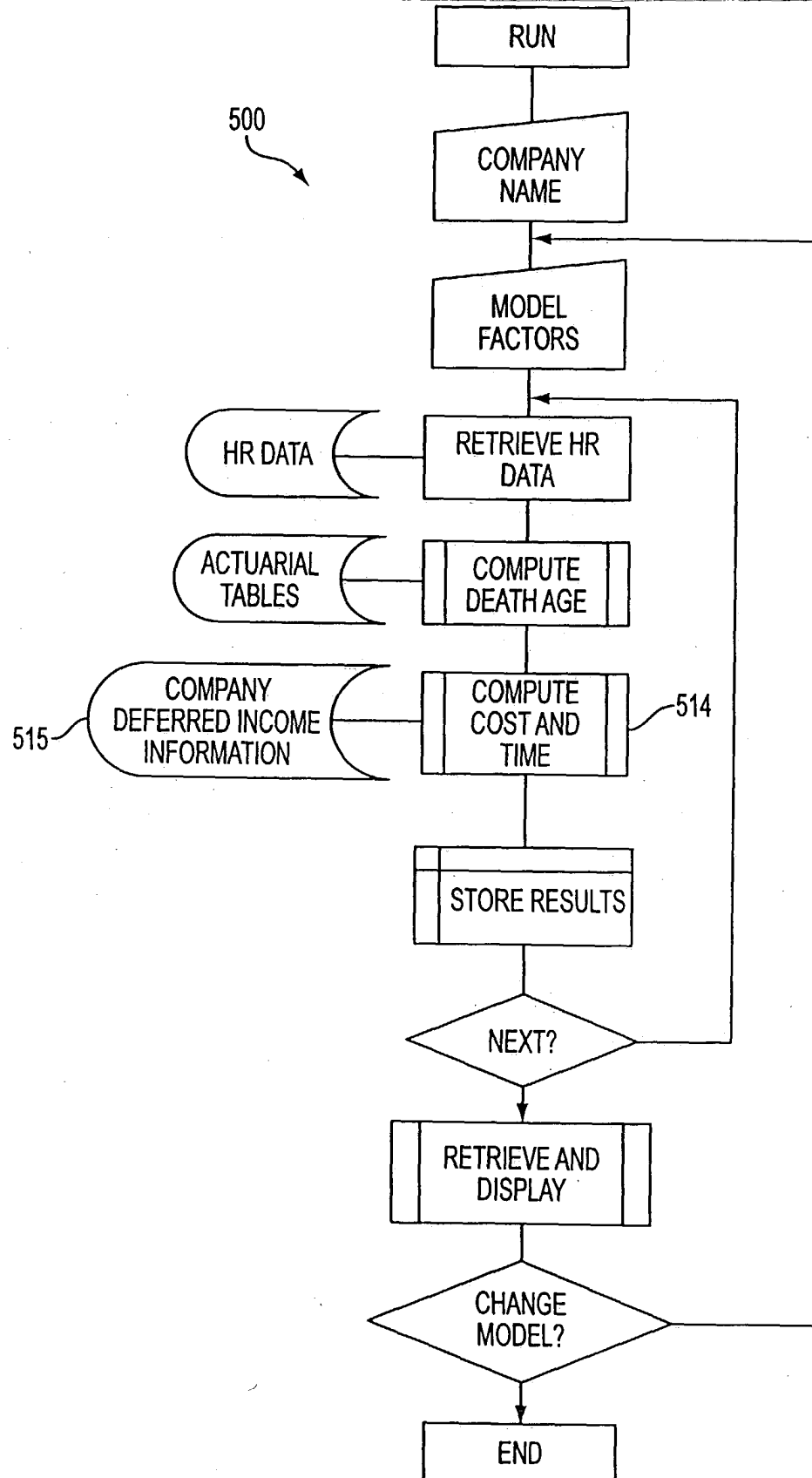


FIG. 5

UNIQUE SOLUTION® EWB PLAN FOR EMPLOYEE A	POLICY VALUES										419 EWB PLAN										UNIQUE SOLUTION® PLAN														
	YEAR	AGE	Total premium placed in "combination policy"		Total death benefit in "combination policy"		Total cash surrender value in "combination policy"		Total premium attributed to EWB Plan		Total death benefit attributed to EWB Plan		Total cash surrender value attributed to EWB Plan		Imputed income to employee attributed to Plan Advantage Trust death benefit through		Employee tax on imputed income attributed to UNIQUE SOLUTION® Plan		Employer premium attributed to UNIQUE SOLUTION® Plan		Employer death benefit attributed to UNIQUE SOLUTION® Plan		Employer cash surrender value attributed to UNIQUE SOLUTION® Plan		Employee death benefit attributed to UNIQUE SOLUTION® Plan		Employee cash surrender value attributed to UNIQUE SOLUTION® Plan		Employee tax on imputed income attributed to UNIQUE SOLUTION® Plan						
			PREMIUM	DEATH BENEFIT	SURR. VALUE	DEATH BENEFIT	SURR. VALUE	PREMIUM	DEATH BENEFIT	SURR. VALUE	DEATH BENEFIT	SURR. VALUE	IMPUTED INCOME	TAXON IMPNC	PREMIUM	DEATH BENEFIT	SURR. VALUE	DEATH BENEFIT	SURR. VALUE	IMPUTED INCOME	TAXON IMPNC	PREMIUM	DEATH BENEFIT	SURR. VALUE	DEATH BENEFIT	SURR. VALUE	IMPUTED INCOME	TAXON IMPNC	PREMIUM	DEATH BENEFIT	SURR. VALUE	DEATH BENEFIT	SURR. VALUE	IMPUTED INCOME	TAXON IMPNC
1	45	105,000	7,088,046	0	100,618	7,000,000	0	6,580	2,632	4,382	4,382	4,382	4,382	83,684	-4,382	79	31	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,382
2	46	105,000	7,182,143	90,583	100,618	7,000,000	0	6,930	2,772	4,382	8,764	8,764	8,764	173,379	81,819	172	69	4,382	4,382	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764	8,764
3	47	105,000	7,282,826	191,266	100,618	7,000,000	0	7,280	2,912	4,382	13,146	13,146	13,146	269,680	178,120	280	112	4,382	4,382	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146	13,146
4	48	105,000	7,391,561	311,411	100,618	7,000,000	0	7,630	3,052	4,382	17,528	17,528	17,528	374,033	292,883	408	163	4,382	4,382	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528	17,528
5	49	105,000	7,509,060	440,390	100,618	7,000,000	0	8,190	3,276	4,382	21,910	21,910	21,910	487,150	418,480	570	228	4,382	4,382	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910	21,910
6	50	105,000	7,636,982	579,722	100,618	7,000,000	0	8,610	3,444	4,382	26,292	26,292	26,292	610,690	553,430	751	300	4,382	4,382	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292	26,292
7	51	105,000	7,774,491	728,711	100,618	7,000,000	0	9,240	3,696	4,382	30,674	30,674	30,674	743,817	698,037	982	393	4,382	4,382	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674	30,674
8	52	105,000	7,922,437	888,067	100,618	7,000,000	0	9,800	3,920	4,382	35,056	35,056	35,056	887,361	853,011	1,242	497	4,382	4,382	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056	35,056
9	53	105,000	8,082,627	1,059,737	100,618	7,000,000	0	10,570	4,228	4,382	39,438	39,438	39,438	1,043,189	1,020,299	1,575	630	4,382	4,382	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438	39,438
10	54	105,000	8,255,266	1,243,786	100,618	7,000,000	0	11,550	4,620	4,382	43,820	43,820	43,820	1,211,446	1,199,966	1,999	800	4,382	4,382	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820	43,820
11	55	105,000	8,446,870	1,446,870	100,618	7,000,000	0	12,600	5,040	4,382	48,202	48,202	48,202	1,398,668	1,398,668	2,518	1,007	4,382	4,382	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202	48,202
12	56	105,000	8,655,111	1,655,111	100,618	7,000,000	0	13,720	5,488	4,382	52,584	52,584	52,584	1,602,527	1,602,527	3,141	1,256	4,382	4,382	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584	52,584
13	57	105,000	8,881,509	1,881,509	100,618	7,000,000	0	14,630	5,852	4,382	56,966	56,966	56,966	1,824,543	1,824,543	3,813	1,525	4,382	4,382	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966	56,966
14	58	105,000	9,126,845	2,126,845	100,618	7,000,000	0	15,400	6,160	4,382	61,348	61,348	61,348	2,065,497	2,065,497	4,544	1,818	4,382	4,382	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348	61,348
15	59	105,000	9,394,612	2,394,612	100,618	7,000,000	0	15,960	6,384	4,382	65,730	65,730	65,730	2,328,882	2,328,882	5,310	2,124	4,382	4,382	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730	65,730
16	60	105,000	9,684,216	2,684,216	100,618	7,000,000	0	16,450	6,580	4,382	70,112	70,112	70,112	2,614,104	2,614,104	6,143	2,457	4,382	4,382	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112	70,112
17	61	105,000	9,998,537	2,998,537	100,618	7,000,000	0	17,010	6,804	4,382	74,494	74,494	74,494	2,924,043	2,924,043	7,105	2,842	4,382	4,382	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494	74,494
18	62	105,000	10,339,833	3,339,833	100,618	7,000,000	0	18,130	7,252	4,382	78,876	78,876	78,876	3,260,957	3,260,957	8,446	3,378	4,382	4,382	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876	78,876
19	63	105,000	10,710,571	3,710,571	100,618	7,000,000	0	20,020	8,008	4,382	83,258	83,258	83,258	3,627,313	3,627,313	10,374	4,150	4,382	4,382	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258	83,258
20	64	105,000	11,112,562	4,112,562	100,618	7,000,000	0	22,050	8,820	4,382	87,640	87,640	87,640	4,024,922	4,024,922	12,679	5,071	4,382	4,382	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640	87,640
			ASSUMPTIONS:										EMPLOYER TAX RATE:										40.00%												

FIG. 6

EMPLOYEE TAX RATE: 1